

IN THE CLAIMS:

Please amend the claims as indicated below:

1. (Withdrawn) A method of management and administration of human resource and of employee benefit products for a business, the human resource and the employee benefit products being implemented on at least one computing device, the at least one computing device being connected to a network, said method comprising:
  - (a) determining which human resource and employee benefit products are required by the business, the business being classified according to criteria including a number of employees, type of work performed, and similarity of needs in human resource and employee benefit management areas;
  - (b) providing a first set of the human resource and the employee benefit products on the at least one computing device, said first set being provided on the basis of determination made in step (a);
  - (c) requesting at least one third party provider to offer a second set of the human resource and the employee benefit products, said second set being provided on the basis of determination made in step (a);
  - (d) providing said second set on at least one third party provider computing device;

(e) organizing the human resource and the employee benefit products from the first set and the human resource and the employee benefit products from the second set into at least one integrated benefits package; and

(f) determining a price of each said at least one integrated benefits package, said price binding said at least one third party provider of employee benefit services comprising said individual benefits package for a defined period of time.

2. (Withdrawn) The method of claim 1, wherein said first set of the human resource and the employee benefit products and said second set of the human resource and the employee benefit products are accessible over the network.
3. (Withdrawn) The method of claim 2, wherein said second set of the human resource and the employee benefit products comprises one or more applications from the set comprising: retirement plans including 401K; unemployment insurance; Worker's compensation insurance; group health insurance; dental insurance; group life insurance; disability insurance; employee assistance; tax filing services; and child care services.
4. (Withdrawn) The method of claim 3, wherein said first set of the human resource and the employee benefit products comprise: payroll; human resource compliance services; employee development tools and advisory services; discount procurement; purchasing cards; and work share and e-mail.
5. (Withdrawn) The method of claim 4, further comprising a step of said at least one third party provider supplying a price calculating method, whereby said step of determining price is performed according to said price calculating method.

6. (Withdrawn) The method of claim 5, wherein said price calculating method comprises the steps of: considering state regulations and local requirements; assessing business profiles by said third party provider; and discounting of promotional services offered.
7. (Withdrawn) The method of claim 6, further comprising the step of modifying said at least one integrated benefits package, whereby the human resource and the employee benefit products from said first set and the human resource and the employee benefit products from said second set are added and removed.
8. (Withdrawn) The method of claim 7, further comprising the steps of:  
communicating information about the businesses intending to purchase said at least one integrated benefits package, said information being of a kind included in said criteria; and  
offering said at least one integrated benefit package most suitable to the to serve the businesses.
9. (Previously Presented) A method of integrating a plurality of human resource and employee benefit products, some of the products comprising a source of data, wherein at least two of the products format the sources of data differently, the method comprising:  
receiving a request from a requestor to conduct an operation on the data of the plurality of products;  
conducting the operation on a shared data source;

initiating a plurality of tasks to perform the operation for each of the plurality of products, wherein same data regarding the operation to be performed is formatted to accommodate different formatting of each of the data source belonging to the plurality of products;

determining which of the plurality of tasks are critical and creating a sorted first list of all the tasks initiated to perform the operation on the plurality of products that are determined to be critical;

synchronously executing the tasks from the first list, wherein one the task is being executed at a time in order of priority, with a subsequent task waiting for a previous task to complete;

determining which of the plurality of tasks are not critical and creating a second list of all the tasks initiated to perform the operation on the plurality of the products that are determined to be non-critical; and executing the tasks from the second list in asynchronous order.

10. (Previously Presented) The method of claim 9, further comprising initiating security lookup to determine whether the request to conduct the operation is authorized and whether all of the plurality of products are available to the requestor.
11. (Previously Presented) The method of claim 10, wherein if any one of the synchronously executed tasks is not successfully completed all the synchronously executed tasks are rolled back.
12. (Previously Presented) The method of claim 11, wherein the tasks from the second list are executed by queuing and scheduling execution according to require-

ments of the products that are determined to be non-critical and executing the tasks at a scheduled time.

13. (Previously Presented) The method of claim 11, wherein the request to conduct the operation on the data of the plurality of products is issued by a triggering event, the triggering event comprising one or more events from among events in lives of employees, calendar events, and pre-determined events.
14. (Canceled) A method of managing and administering a plurality of human resource and employee benefit products on a network, said plurality of products being implemented on a plurality of computing devices, the method comprising:  
  
anticipating life events triggering operations on data sources of each of said plurality of products and user requests to perform operations on said data sources; and  
  
performing said operations in an integrated fashion, whereby said user views all of said plurality of products as residing on same computing device.
15. (Canceled) The method of claim 14, wherein the network is the Internet.
16. (Canceled) The method of claim 14, where if said user requested operation is dependent on a state regulation, the information supplied in reply to the user request will depend on a state in which the user is employed.
17. (Previously Presented) A network site comprising a computer server that provides display pages to requesting client machines, the network site further comprising:

a first set of human resource and employee benefit products installed at the computer server and accessible by a client machine; and

one or more network links from the computer server to computer servers of corresponding third party providers, each of whom offers one or more human resource and employee benefit products that are accessible from a client machine by the network link, therein comprising a second set of human resource and employee benefits products; wherein the computer server receives requests from client users for services from the first and second set of human resource and the employee benefit products, and responds by determining the appropriate application to process the client user request, therein comprising an integrated benefits package comprising one or more applications from the first and second sets of human resource and employee benefits products, wherein the integrated benefits package is accessible by the client machines, wherein the third party providers are bound to a determined price of their applications included in the integrated benefits package and defined period of time for maintaining the links from the computer server.

18. (Original) The network site of claim 17, wherein the second set of the human resource and the employee benefit products offered by the third party providers comprises one or more applications from the set consisting of: retirement plans including 401K; unemployment insurance; Worker's compensation insurance; group health insurance; dental insurance; group life insurance; disability insurance; employee assistance; tax filing services; and child care services.
19. (Original) The network site of claim 18, wherein the first set of the human resource and the employee benefit products comprise: payroll; human resource com-

pliance services; employee development tools and advisory services; discount procurement; purchasing cards; and work share and e-mail.

20. (Previously Presented) The network site of claim 17, wherein the computer server provides a user interface to an authorized client user to modify the integrated benefits package, wherein the human resource and the employee benefit products from the first set and the human resource and the employee benefit products from the second set may be added and removed.

21. (Previously Presented) A network computer server that integrates a plurality of human resource and employee benefit products, the products operating on respective sources of data, wherein at least two of the products format the respective sources of data differently, the server comprising:

a communications interface through which the server receives a request to conduct an operation on the data of the plurality of products;

a processor that conducts the operation on data retrieved from a shared data source and initiates a plurality of tasks to perform the operation for each of the plurality of products; wherein some data regarding the operation to be performed is formatted to accommodate different formatting of each of the data source belonging to the plurality of products, and wherein the processor determines which of the plurality of tasks are critical and creates a sorted first list of all the tasks initiated to perform the operation on the plurality of products that are determined to be critical, then synchronously executes the tasks from the first list, wherein one of the tasks is executed at a time in order of priority, with a subsequent task waiting for a previous task to complete, and then the processor determines which of the plurality of tasks are not criti-

cal and creates a second list of all the tasks initiated to perform the operation on the plurality of the products that are determined to be non-critical, and then executes the tasks from the second list in asynchronous order.

22. (Previously Presented) The server of claim 21, wherein the processor further initiates security lookup process to determine whether the request to conduct the operation is authorized and whether all of the plurality of products are available to the requestor.
23. (Previously Presented) The server of claim 22, wherein if any one of the synchronously executed tasks is not successfully completed, then the processor causes all the synchronously executed tasks to be rolled back.
24. (Previously Presented) The server of claim 23, wherein the tasks from the second list are executed by the processor by queuing and scheduling execution according to requirements of the products that are determined to be non-critical and executing the tasks at a scheduled time.
25. (Previously Presented) The server of claim 23, wherein the request to conduct the operation on the data of the plurality of products is initiated by one or more triggering events, the triggering events comprising one or more events from among events in lives of employees, calendar events, and pre-determined events.
26. (Previously Presented) A network computer server that manages and administers a plurality of human resource and employee benefit products on a network, the plurality of products being implemented on a plurality of third party network computing devices, the server comprising:



a communications interface through which the server receives a user request to perform data operations on data sources of the plurality of products; and

a processor that conducts the data operations on the data sources of each of the plurality of products; wherein the processor determines triggering events that require actions on the data sources of each of the plurality of products and performs the actions in an integrated fashion according to a format of each of the plurality of products, wherein the user views all of the plurality of products as residing on a single computing device.

27. (Original) The server of claim 26, wherein the network is the Internet.
28. (Original) The server of claim 26, wherein the processor responds to a user request in accordance with a particular geographic location of the user residence.
29. (Previously Presented) A method of processing operations in an integrated human resource management system over a computer network, the method comprising:

detecting a triggering event that is associated with one or more data records in an employee information data store of the human resource management system and that comprises new employee information to be added to the associated data records to produce an updated data record;

determining the data records in the data store that are affected by the detected triggering event;

determining if additional new employee information is needed to correctly change the affected data records and, if so, then eliciting the additional new employee information from a system user;

updating the determined affected data records in the data store with the new employee information such that the updated data records are immediately available to computer network processes of the human resource management system; and

responding to a request from one of the computer network processes by retrieving the updated data records from the data store;

converting the retrieved updated data records into a data format that is compatible with the requesting network process; and

providing the converted data records to the requesting network process.

30. (Canceled) The method of claim 29, further comprising:

converting the retrieved updated data records into a data format that is compatible with the requesting network process; and

providing the converted data records to the requesting network process.

31. (Original) The method of claim 29, wherein the requesting network processes include applications that are installed at a host network server that receives the requests, and includes applications that are installed at third party network servers that receive data requests from the host network server.

32. (Original) The method of claim 31, wherein the employee information data store includes data record storage at the host network server and data record storage located remotely from the host network server.
33. (Original) The method of claim 32, wherein the employee information data store includes data record storage at the third party network servers.
34. (Original) The method of claim 29, wherein the triggering event is an automatically generated event.
35. (Original) The method of claim 29, wherein the triggering event is an employee entered change to one of the data records.
36. (Previously Presented) A network computer server that provides processing in response to user requests in an integrated human resource management system, the server comprising:

a communications interface through which the server receives a user request; and

a processor that responds to the user request by detecting a triggering event that is associated with one or more data records in an employee information data store of the human resource management system and that comprises new employee information to be added to the associated data records to produce an updated data record, and then determines the data records that are affected by the detected triggering event, determines if additional new employee information is needed to correctly change the affected data records and, if so, elicits the additional new employee information from a system user, updates the affected data records in the data store with the new employee information such that it is immediately available to computer

network processes of the human resource management system, responds to a request from one of the computer network processes by retrieving the updated data records from the data store, converts the retrieved updated data records into a data format that is compatible with the requesting network process, and provides the converted data records to the requesting network process.

37. (Canceled) The server of claim 36, wherein the retrieved updated data records are converted into a data format that is compatible with the requesting network process, and the processor provides the converted data records to the requesting network process.
38. (Original) The server of claim 36, wherein the requesting network processes include applications that are installed at a host network server that receives the requests, and include applications that are installed at third party network servers that receive data requests from the host network server.
39. (Original) The server of claim 36, wherein the employee information data store includes data record storage at the host network server and data record storage located remotely from the host network server.
40. (Original) The server of claim 39, wherein the employee information data store includes data record storage at the third party network servers.
41. (Original) The server of claim 36, wherein the triggering event is an automatically generated event.
42. (Original) The server of claim 36, wherein the triggering event is an employee entered change to one of the data records.

43. (Withdrawn) A computer-implemented method of creating integrated packages of employee administration products comprising:

organizing businesses into one or more groups of target companies, each group representing clientele with similar requirements for employee administration products based on survey data;

determining a first set of business application products for one of the groups of target companies;

sending criteria data for the group and a request for an offer for a second set of third party benefit products based on the criteria data over a network to at least one third party provider;

responsive to receiving at least one offer of the second set, for each received offer, organizing the first set and each second set as an integrated package of employee services products; and

determining a price for the integrated package, the price being binding for a defined period of time.

44. (Withdrawn) The computer-implemented method of claim 43 wherein determining a price for the integrated package comprises:

receiving over a network a list of factors for establishing a price quotation for a third party product in the second set;

receiving over a network a relationship between the factors in the list and the price quotation for the third party product; and

determining a price quotation for the third party product in the second set based on the list of factors and the relationship.

45. (Withdrawn) The computer-implemented method of claim 43 wherein determining a price for the integrated package comprises:

receiving over a network a cost calculating algorithm for establishing a price quotation for a third party product in the second set; and

determining a price quotation for the third party product in the second set based on the cost calculating algorithm.

46. (Withdrawn) The computer-implemented method of claim 43 wherein determining a price for the integrated package comprises:

receiving over a network a table relationship for establishing a price quotation for a third party product in the second set; and

determining a price quotation for the third party product in the second set based on the table relationship.

47. (Withdrawn) The method of claim 43 wherein determining the price of the integrated package includes considering at least one state regulation of a geographic location in which an employee is situated.

48. (Withdrawn) A computer-implemented method of providing an integrated package of employee administration products for a business comprising:

determining a first set of internal products for the business based upon criteria data including a number of employees, type of work performed, and similarity of needs in employee administration areas;

sending the criteria data in the comprehensible form and a request for an offer for a second set of third party benefit products for the business based on the criteria data over a network to at least one third party provider of employee administration products;

responsive to receiving at least one offer of the second set, for each received offer, organizing the first set and each second set as an integrated benefits package; and

determining a price of each integrated benefits package binding for a defined period of time.

49. (Withdrawn)        The method of claim 48 further comprising:

determining a time period related to a life event for an employee;

responsive to entry into the time period, initiating an appropriate action based upon a set of rules and criteria common to the products in the integrated benefits package; and

sending a user interface for displaying an alert of the appropriate action in the at least one product of the package over the network for display to a user at a remote location.

50. (Withdrawn)        A computer usable medium comprising instructions which when executed by a processor causes the processor to perform a computer-implemented method of providing an integrated package of employee administration products for a business comprising:

determining a first set of internal products for the business based upon criteria data including a number of employees, type of work performed, and similarity of needs in employee administration areas;

sending the criteria data in the comprehensible form and a request for an offer for a second set of third party benefit products for the business based on the criteria data over a network to at least one third party provider of employee administration products;

responsive to receiving at least one offer of the second set, for each received offer, organizing the first set and each second set as an integrated benefits package; and

determining a price of each integrated benefits package binding for a defined period of time.

51. (Previously Presented) A user interface of a computer program for displaying information directed to a specific employee, the information relating to employee administration products of an integrated package, the products including a third party provider product accessible over a network, comprising:

at least one link associated with the third party provider product of the package;

a first display area for displaying at least one recommendation relating to the third party provider product of the package responsive to receiving data indicating entry into a time period for a life event relating to the specific employee; and

a second display area, separated from the first display area by a boundary, for displaying at least one reminder for the third party provider product of the package.



52. (New) A method of providing human resource and employee benefit products to a client, comprising:

creating by an agent an integrated package of human resource and employee benefit products selected from a plurality of human resource and employee benefit products offered by a plurality of third-party service providers, the integrated package including a human resource and employee benefit product offered by at least one of the third-party service providers, wherein the agent is independent of the client and the third-party service providers;

determining by the agent a price quotation for the integrated package, the price quotation being binding on each third-party service provider providing the products in the integrated package; and

offering by the agent the integrated package at the determined price quotation to the client via a computer network.

53. (New) The method of claim 52, wherein the integrated package further includes a human resource and employee benefit product offered by the agent.

54. (New) The method of claim 52, wherein creating the integrated package further comprises:

customizing the integrated package according to an input received from the client via the network by adding or deleting a specified human resource and employee benefit product to or from the integrated package, the input describing a requirement for either a human resource product or an employee benefit product.

55. (New) A system for providing human resource and employee benefit products to a client, comprising:

an integration module adapted to create an integrated package of human resource and employee benefit products selected from a plurality of human resource and employee benefit products offered by a plurality of third-party service providers, the integrated package including a human resource and employee benefit product offered by at least one of the third-party service providers;

a pricing module adapted to determine a price quotation for the created integrated package, the price quotation being binding on each third-party service provider providing the products in the integrated package; and

an interface module adapted to offer the integrated package at the determined price quotation to the client via a computer network.

56. (New) The system of claim 55, wherein the integration module is adapted to:

customize the integrated package according to an input received from the client via the network by adding or deleting a specified human resource and employee benefit product to or from the integrated package, the input describing a requirement for either a human resource product or an employee benefit product.

57. (New) A computer program product having a computer-readable medium having embodied program code for providing human resource and employee benefit products to a client, the program code comprising:

an integration module adapted to create an integrated package of human resource and employee benefit products selected from a plurality of human resource and em-

ployee benefit products offered by a plurality of third-party service providers, the integrated package including a human resource and employee benefit product offered by at least one of the third-party service providers;

a pricing module adapted to determine a price quotation for the created integrated package, the price quotation being binding on each third-party service provider providing the products in the integrated package; and

an interface module adapted to offer the integrated package at the determined price quotation to the client via a computer network.


58. (New) The computer program product of claim 57, wherein the integration module is adapted to:

customize the integrated package according to an input received from the client via the network by adding or deleting a specified human resource and employee benefit product to or from the integrated package, the input describing a requirement for either a human resource product or an employee benefit product.

Should the Examiner wish to discuss the above amendments and remarks, or if the Examiner believes that for any reason direct contact with Applicants' representative would help to advance the prosecution of this case to finality, the Examiner is invited to telephone the undersigned at the number given below.

Respectfully submitted,  
Elliot Cooperstone and H. Thach  
Pham

Dated: 8/14/05

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